

United States Bankruptcy Court

Northern District of Illinois

Case No. 14-42241

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fidel H Huezo
6601 W. Belmont Avenue
Unit 1
Chicago, IL 60634

Social Security / Individual Taxpayer ID No.:

xxx-xx-5516

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 16, 2015

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Fidel H Huevo
 Debtor

Case No. 14-42241-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: corrinal
 Form ID: bl8

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Mar 16, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2015.

db
 22662055 +Fidel H Huevo, 6601 W. Belmont Avenue, Unit 1, Chicago, IL 60634-3894
 22662058 +Capital One Bank, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 22662061 +Cenlar, P.O. Box 986, Newark, NJ 07184-0001
 22662063 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009
 22662065 +Chicago Municipal Employee Credit Union, Attn:Collections/Bankruptcy,
 18 S Michigan Ave Ste 1000, Chicago, IL 60603-3209
 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034,
 Saint Louis, MO 63179-0034
 22662069 +Department of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210
 22662073 +Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 22662074 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 22662076 +Freedman Anselmo Lindberg, 1771 W. Diehl, Suite 150, Naperville, IL 60563-4947
 22662083 +Royal Prestige, 333 Holtzman Road, Madison, WI 53713-3954
 22662086 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210
 22662088 +US Department of Education, Potomac Center Plaza (PCP), 550 12th Street, SW,
 Washington, DC 20202-0031
 22662087 +US Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0001
 22662089 +US Department of Education, Capitol Place, 555 New Jersey Ave, NW,
 Washington, DC 20208-0003
 22662090 +US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QSRRADTKE.COM Mar 17 2015 01:13:00 Steven R Radtke, Chill, Chill & Radtke PC,
 79 W Monroe Street Suite 1305, Chicago, IL 60603-4925
 22662064 EDI: CITICORP.COM Mar 17 2015 01:13:00 Citi Bank, Attn.: Citi Centralized Bankruptcy,
 Po Box 20363, Kansas City, MO 64195
 22662056 +EDI: CAPITALONE.COM Mar 17 2015 01:13:00 Capital One Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 22662059 +E-mail/Text: bankruptcy@dtasolutionsllc.net Mar 17 2015 01:39:09
 Central Loan Administration, 425 Phillips Boulevard, Ewing, NJ 08618-1430
 22662060 +EDI: CHASE.COM Mar 17 2015 01:13:00 Chase *, ATTN: Bankruptcy Department,
 P.O. Box 15298, Wilmington, DE 19850-5298
 22662062 +EDI: CHASE.COM Mar 17 2015 01:13:00 Chase Bank, Attn: Bankruptcy Department,
 Po Box 15298, Wilmington, DE 19850-5298
 22662066 +EDI: WFNNB.COM Mar 17 2015 01:13:00 Comenity Bank, 3100 Easton Square Place,
 Columbus, OH 43219-6232
 22662072 EDI: DISCOVER.COM Mar 17 2015 01:13:00 Discover Financial Services, 2500 Lake Cook Road,
 Deerfield, IL 60015
 22662071 EDI: DISCOVER.COM Mar 17 2015 01:13:00 Discover Financial Services, Po Box 15316,
 Wilmington, DE 19850
 22662067 +E-mail/Text: electronicbkydocs@nelnet.net Mar 17 2015 01:39:10 Department Of Education,
 121 S 13th Street, Lincoln, NE 68508-1904
 22662075 +E-mail/Text: collectionbankruptcies.bancorp@53.com Mar 17 2015 01:40:37 Fifth Third Bank,
 Fifth Third Bank Bankruptcy Department, 1830 East Paris Avenue,
 Grand Rapids, MI 49546-6253
 22662077 +EDI: RMSC.COM Mar 17 2015 01:13:00 GE Capital Retail Consumer Finance, 1600 Summer Street,
 Fifth Floor, Stamford, CT 06905-5125
 22662078 +EDI: RMSC.COM Mar 17 2015 01:13:00 GE Credit, Attention: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 22662079 EDI: IRS.COM Mar 17 2015 01:13:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114
 22662080 +EDI: CBSKOHLS.COM Mar 17 2015 01:08:00 Kohls, N56 W 17000 Ridgewood Drive,
 Menomonee Falls, WI 53051-7096
 22662081 +EDI: TSYS2.COM Mar 17 2015 01:08:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
 22662082 +E-mail/Text: bnc@nordstrom.com Mar 17 2015 01:38:26 Nordstrom FSB,
 Attention: Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566
 22662084 +EDI: SEARS.COM Mar 17 2015 01:13:00 Sears, Po Box 182149, Columbus, OH 43218-2149
 22662085 +EDI: SEARS.COM Mar 17 2015 01:13:00 Sears / CBSD, Attn: Bankruptcy Department,
 PO Box 6189, Sioux Falls, SD 57117-6189

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22662057* +Capital One Bank, Attn: General Correspondence, Po Box 30285,
 Salt Lake City, UT 84130-0285
 22662068* +Department Of Education, 121 S 13th St, Lincoln, NE 68508-1904
 22662070* +Department of Education, 121 S. 13th Street, Lincoln, NE 68508-1904

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1

User: corrinal
Form ID: b18

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2015 at the address(es) listed below:

Bryan D Hughes on behalf of Creditor NATIONSTAR MORTGAGE LLC bankruptcy@FALLAW.com
Charles L. Magerski on behalf of Debtor Fidel H Huevo Cmagerski@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.com;
m;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Steven C Lindberg on behalf of Creditor NATIONSTAR MORTGAGE LLC bankruptcy@fallaw.com
Steven R Radtke srادتke@chillchillradtke.com, srادتke@ecf.epiqsystems.com
TOTAL: 5